



## Where are the workers? Cutoff of jobless aid spurs no influx

By CHRISTOPHER RUGABER  
and CASEY SMITH  
Associated Press/Report  
for America

**INDIANAPOLIS (AP)** — Earlier this year, an insistent cry arose from business leaders and Republican governors: Cut off a \$300-a-week federal supplement for unemployed Americans. Many people, they argued, would then come off the sidelines and take the millions of jobs that employers were desperate to fill.

Yet three months after half the states began ending that federal payment, there's been no significant influx of job seekers.

In states that cut off the \$300 check, the workforce — the number of people who either have a job or are looking for one — has risen no more than it has in the states that maintained the payment.



Curtis McCray, a Mississippi Department of Corrections recruiter, left, points out a positive testimonial to a job applicant during the Lee County Area Job Fair in Tupelo, Miss., Tuesday, Oct. 12, 2021.

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Associated Press

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**Continued from Front**

That federal aid, along with two jobless aid programs that served gig workers and the long-term unemployed, ended nationally Sept. 6. Yet America's overall workforce actually shrank that month.

"Policymakers were pinning too many hopes on ending unemployment insurance as a labor market boost," said Fiona Greig, managing director of the JPMorgan Chase Institute, which used JPMorgan bank account data to study the issue. "The work disincentive effects were clearly small." Labor shortages have persisted longer than many economists expected, deepening a mystery at the heart of the job market. Companies are eager to add workers and have posted a near-record number of available jobs. Unemployment remains elevated. The economy still has 5 million fewer jobs than it did before the pandemic. Yet job growth slowed in August and September.

An analysis of state-by-state data by The Associated Press found that workforces in the 25 states that maintained the \$300 payment actually grew slightly more from May through September, according to data released Friday, than they did in the 25 states that cut off the payment early, most of them in June. The \$300-a-week federal check, on top of regular state jobless aid, meant that many of the unemployed received more in benefits than they earned at their old jobs.

An earlier study by Arindrajit Dube, an economist at University of Massachusetts, Amherst and several colleagues found that the states that cut off the \$300 federal payment saw a small increase in the number of unemployed taking jobs. But it also found that it didn't draw more people off the sidelines to look for work.

Economists point to a range of factors that are likely keeping millions of former recipients of federal jobless aid from returning to the workforce. Many Americans in public-facing jobs still fear contracting COVID-19, for example. Some



**A workforce placement company outlines the pay and benefits that could be obtained should the applicant be placed at the Toyota Auto Manufacturing plant in Blue Springs, Miss., during the Lee County Area Job Fair in Tupelo, Miss., Tuesday, Oct. 12, 2021.**

**Associated Press**

families lack child care.

Other people, like Rachel Montgomery of Anderson, Indiana, have grown to cherish the opportunity to spend more time with their families and feel they can get by financially, at least for now. Montgomery, a 37-year-old mother, said she has become much "pickier" about where she's willing to work after having lost a catering job last year. Losing the \$300-a-week federal payment hasn't changed her mind. She'll receive her regular state jobless aid for a few more weeks.

"Once you've stayed home with your kids and family like this, who wants to physically have to go back to work?" she said. "As I'm looking and looking, I've told myself that I'm not going to sacrifice pay or flexibility working remotely when I know I'm qualified to do certain things. But what that also means is that it's taking longer to find those kinds of jobs."

Indeed, the pandemic appears to have caused a re-evaluation of priorities, with some people deciding to spend more time with family and others insistent on working remotely or gaining more flexible hours.

Some former recipients, especially older, more affluent ones, have decided to retire earlier than they had planned. With Ameri-

cans' overall home values and stock portfolios having surged since the pandemic struck, Fed officials estimate that up to 2 million more people have retired since then than otherwise would have. And after having received three stimulus checks in 18 months, plus federal jobless aid in some cases, most households have larger cash cushions than they did before the pandemic. Greig and her colleagues at JPMorgan found in a study that the median bank balance for the poorest one-quarter of households has jumped 70% since COVID hit. A result is that some people are taking time to consider their options before rushing back into the job market. Graham Berryman, a 44-year-old resident of Springfield, Missouri, has been living off savings since Missouri cut off the \$300-a-week federal jobless payment in June. He has had temporary work reviewing documents for law firms in the past. But he hasn't found anything permanent since August 2020.

"I'm not lazy," Berryman said. "I am unemployed. That does not mean I'm lazy. Just because someone cannot find suitable work in their profession doesn't mean they're trash to be thrown away."

Likewise, some couples have decided that they

can get by with only one income, rather than two, at least temporarily.

Sarah Hamby of Kokomo, Indiana, lost her \$300-a-week federal payment this summer after Gov. Eric Holcomb, a Republican, ended that benefit early. Hamby's husband, who is 65, has kept his job working an overnight shift at a printing press throughout the pandemic. But he may decide to join the ranks of people retiring earlier than they'd planned.

And Hamby, 51, may do so herself if she doesn't find work soon. The jobs she had for decades at auto factories have largely disappeared. The positions that she sees available now require skills she doesn't have. Yet she isn't desperate for just any job.

"I'm at a point where I feel too old to go off and get educated or trained to do other type of work," she said. "And to be honest, I don't want to go work at a computer, in an office, like what a lot of us are being pushed to do. So now I'm stuck between doing some line of work that pays too little for what it's worth — or is too physically demanding — or I just don't work."

Nationally, the proportion of women who were either working or looking for work in September fell for a second straight month, evidence that many parents

— mostly mothers — are still unable to manage their childcare duties to return to work. Staffing at childcare centers has fallen, reducing the care that is available. And while schools have reopened for in-person learning, frequent closings because of COVID outbreaks have been disruptive for some working parents.

Exacerbating the labor shortfall, a record number of people quit their jobs in August, in some cases spurred by the prospect of higher pay elsewhere.

In Missouri, a group of businesses, still frustrated by labor shortages more than three months after the state cut off the \$300-a-week federal jobless checks, paid for billboards in Springfield that said: "Get Off Your Butt!" and "Get. To. Work."

The state has seen no growth in its workforce since ending emergency benefits. "We don't know where people are," said Brad Parke, general manager of Greek Corner Screen Printing and Embroidery, who helped pay for the billboards. "Obviously, they're not at work. Apparently, they're at home."

Richard von Glahn, policy director for Missouri Jobs With Justice, an advocacy group, suggested that many people on the sidelines of the job market want more benefits or the flexibility to care for children.

"People don't want to go back" to the pre-pandemic job market, von Glahn said. "Employers have a role in creating a work environment and offering a package that provides workers the security they need."

In Wyoming, fewer people are in the workforce now than when the state cut off all emergency jobless aid. Fear of contracting COVID-19 likely discouraged some people from seeking jobs, Wenlin Liu, chief economist at the state Economic Analysis Division, said last week.

Wyoming has one of the lowest vaccination rates in the country, he noted, and has been a COVID-19 hotspot since late summer. The surge in infections, Liu said, may be causing some parents to keep their children home. □



# Supreme Court doesn't block Texas abortion law, sets hearing

By MARK SHERMAN

Associated Press

**WASHINGTON (AP)** — The Supreme Court is allowing the Texas law that bans most abortions to remain in place, but has agreed to hear arguments in the case in early November.

The justices said Friday they will decide whether the Justice Department and abortion providers can sue in federal court over a law that Justice Sonia Sotomayor said was "enacted in open disregard of the constitutional rights of women seeking abortion care in Texas."

Answering that question will help determine whether the law should be blocked while legal challenges continue.

The court is moving at an unusually fast pace that suggests it plans to make a decision quickly. Arguments are set for Nov. 1.

The court's action leaves in place for the time being a law that clinics say has led to an 80% reduction in abortions in the nation's second-largest state.

The justices said in their order that they were deferring action on a request from the Justice Department to put the law on hold. Sotomayor wrote that she would have blocked the law now.

"The promise of future adjudication offers cold comfort, however, for Texas women seeking abortion care, who are entitled to relief now," Sotomayor wrote.

Sotomayor was the only justice to make her views clear, but it seems there were not five votes on the nine-member court to immediately block the law Friday. It takes just four justices to decide to hear a case.

The court first declined to block the law in September, in response to an emergency filing by the abortion providers. The vote was 5-4, with the three appointees of former President Donald Trump joining two other conservatives in the majority. Chief Justice John Roberts joined Sotomayor and the other two



In this Oct. 18, 2021 photo, the Supreme Court is seen in Washington.

liberal justices in voting to keep the law on hold while the legal fight goes on in lower courts.

Now, though, the justices, in a rare move, have decided to weigh in before lower courts definitively decide the issues.

Kimberlyn Schwartz, a spokeswoman for Texas Right to Life, said she was happy the law remains in effect. "This is a great development for the Pro-Life movement because the law will continue to save an estimated 100 babies per day, and because the justices will actually discuss whether these lawsuits are valid in the first place," Schwartz said in a statement.

Amy Hagstrom Miller, the chief executive of Whole Woman's Health, said Friday's order means patients will continue to be denied care at her four clinics in Texas, on top of the hundreds who already have been turned away. Providers say the ability of Texas' nearly two dozen clinics to stay open is threatened the longer the law stays in effect, although Hagstrom

Miller said she was not aware of any imminent closures.

But she said clinics are trying "to band together and get resources" to keep doors open. In 2013, another restrictive Texas anti-abortion law led to the closing of half the state's 40-plus clinics. The Supreme Court ultimately struck down that law in 2016, but some clinics never reopened.

"It's a matter of time if this law continues to be enforced," Hagstrom Miller said. "It will cause clinics to close and further decimate the fabric of care that is needed to take care of people across the state." The law has been in effect since September, aside from a district court-ordered pause that lasted just 48 hours, and bans abortions once cardiac

activity is detected, usually around six weeks and before some women know they are pregnant.

That's well before the Supreme Court's major abortion decisions allow states to prohibit abortion, although the court has agreed to hear an appeal from Mississippi asking it to overrule those decisions, in *Roe v. Wade* and *Planned Parenthood v. Casey*.

But the Texas law was written to evade early federal court review by putting enforcement of it into the hands of private citizens, rather than state officials. The focus of the high court arguments will not be on the abortion ban, but whether the Justice Department and the providers can sue and obtain a court order that effectively prevents the law from be-

ing enforced, the Supreme Court said in its brief order. If the law stays in effect, "no decision of this Court is safe. States need not comply with, or even challenge, precedents with which they disagree. They may simply outlaw the exercise of whatever rights they disfavor," the Biden administration wrote in a brief filed earlier in the day.

Other state-enforced bans on abortion before the point at which a fetus can survive outside the womb, around 24 weeks, have been blocked by courts because they conflict with Supreme Court precedents.

"Texas should not obtain a different result simply by pairing its unconstitutional law with an unprecedented enforcement scheme designed to evade the traditional mechanisms for judicial review," the administration wrote.

A day earlier, the state urged the court to leave the law in place, saying the federal government lacked the authority to file its lawsuit challenging the Texas ban.

The Justice Department filed suit over the law after the Supreme Court rejected the earlier effort by abortion providers to put the measure on hold temporarily.

In early October, U.S. District Judge Robert Pitman ruled for the administration, putting the law on hold and allowing abortions to resume.

Two days later, a three-judge panel of the 5th U.S. Circuit Court of Appeals put the law back into effect.

The court already is hearing arguments on Dec. 1 in the Mississippi case in which that state is calling for the court to overrule the *Roe* and *Casey* decisions. □

Associated Press





# Justice Department to expand redlining investigation efforts

**WASHINGTON (AP)** — The Justice Department announced Friday a cross-government effort to investigate and prosecute redlining, the practice of banks discriminating against racial minorities or certain neighborhoods. It is the first major expansion of redlining investigations since the Obama administration.

As part of the effort, the Justice Department as well as the Consumer Financial Protection Bureau and the Office of the Comptroller of the Currency also announced a new case against Trustmark Bank for its treatment of Black and Hispanic borrowers in Memphis, Tennessee.

Despite a half century of laws designed to combat redlining, the racist practice continues across the country and the long-term effects are still felt to this day. The average net worth of a Black family is a fraction of a typical white household, and homes found in historically redlined neighborhoods are still worth less than homes



Attorney General Merrick Garland announces plans to combat mortgage lending discrimination, at the Justice Department in Washington, Friday, Oct. 22, 2021.

Associated Press

found in non-redlined communities.

"Lending discrimination runs counter to fundamental promises of our economic system," said Attorney General Merrick Garland, in prepared remarks. "When people are denied credit simply because of their

race or national origin, their ability to share in our nation's prosperity is all but eliminated."

Garland said the department is currently investigating several redlining cases and expects it will be opening more in the coming months.

"We will spare no resource to ensure that federal fair lending laws are vigorously enforced and that financial institutions provide equal opportunity for every American to obtain credit," Garland said.

The Justice Department effort also includes the

CFPB and OCC, two of the nation's financial regulators that are often most involved with mortgage lending. It will also involve U.S. attorneys' offices with local experience in these neighborhoods as well as state attorneys general.

The department will also be expanding its analysis of bank lending activities to look for usual behavior patterns.

"It's an endemic problem that requires all hands on deck," said CFPB Director Rohit Chopra on Friday.

While there are still cases of historical redlining — where banks exclude certain neighborhoods — the Biden administration is focusing a significant part of this effort on modern-day redlining, which can often come from the algorithms and software banks use to decide whether to approve a loan.

The CFPB will be focusing much of its effort on algorithmic redlining, Chopra said.

"Digital redlining may simply ingrain old forms of discrimination." □

# Apaches ask appeals court to back bid to halt land transfer

By ANITA SNOW  
Associated Press

**PHOENIX (AP)** — An attorney for members of the San Carlos Apache tribe on Friday asked the 9th U.S. Circuit Court of Appeals in San Francisco to back their efforts to halt the transfer of central Arizona land that they consider sacred to a copper mining company. "We are talking about the survival of the Apache people," attorney Luke Goodrich told the panel, arguing that an end to religious activities on the land known as Oak Flat would help spell an end to the tribe.

An attorney for the U.S. government argued the land transfer must go ahead because it was part of legislation approved by Congress. The land has been set to be transferred to Resolution Copper, as part of a provision in a must-pass 2014 defense bill, once the final environmental impact

statement is published.

The three-member panel did not immediately release a ruling. The judges will now confer in private and write a decision that may not be issued for as long as three months.

Goodrich said the group could take the case to the Supreme Court if the appeals court sides with the U.S. Forest Service, the agency that has planned the land transfer.

Apache Stronghold, a nonprofit organization representing tribe members, sued the federal government in Phoenix federal court in January to block the pending transfer of the land near the community of Superior, which the Apache tribe says is important to its religion.

The group has hoped to stop publication of the final environmental review that would let the transfer proceed.

"Our work continues," Apache Stronghold leader Wendsler Nosie, Sr. said after Friday's hearing, encouraging all tribal governments and tribal members to stand together. "We have heard loud and clear (the government's) position."

U.S. District Judge Steven Logan in February rejected a request from Apache Stronghold to keep the U.S. Forest Service from transferring the land to Resolution Copper, a joint venture of global mining giants BHP and Rio Tinto.

Attorneys for the Forest Service have argued in filings that the land legally belongs to the United States and that transferring its own property isn't a substantial burden to the Apache group's ability to practice its religion.

But Apache tribal members argue otherwise.

They call the mountain-



This June 15, 2015, file photo shows in the distance, part of the Resolution Copper Mining land-swap project in Superior, Ariz.

Associated Press

ous area Chi'chil Bildago-teel. The land has ancient oak groves and traditional plants that tribal members say are essential to their religion and culture.

Resolution Copper has said it would not deny Apaches access to Oak Flat after it receives the land and for as long as it's safe. But the project would eventually

swallow the site in a deep hole, something that ultimately would make any visits impossible. Resolution Copper has said the mine could have a \$61 billion impact over the project's expected 60 years and employ up to 1,500 people. It would be one of the largest copper mines in the United States. □



# China vows no concessions on Taiwan after Biden comments

**BEIJING (AP)** — China on Friday said there is "no room" for compromise or concessions over the issue of Taiwan, following a comment by U.S. President Joe Biden that the U.S. is committed to defending the island if it is attacked.

Foreign Ministry spokesperson Wang Wenbin reasserted China's longstanding claim that the island is its territory at a daily briefing after Biden made his comment a day before at a forum hosted by CNN.

China has recently upped its threat to bring Taiwan under its control by force if necessary by flying warplanes near the island and rehearsing beach landings. "When it comes to issues related to China's sovereignty and territorial integrity and other core interests, there is no room for China to compromise or make concessions, and no one should underestimate the strong determination, firm will and strong ability of the Chinese people to defend national sovereignty and territorial integrity," Wang said.

"Taiwan is an inalienable part of China's territory. The Taiwan issue is purely an internal affair of China that allows no foreign intervention," Wang said.



In this undated file photo released by the Taiwan Ministry of Defense, a Chinese PLA J-16 fighter jet flies in an undisclosed location.

Associated Press

Biden's comments on Thursday were viewed as stretching the "strategic ambiguity" Washington has maintained over how it would respond to an assault on the self-governing island republic.

The U.S. should "be cautious with its words and actions on the Taiwan issue, and not send any wrong signals to the separatist forces of Taiwan independence, so as not to seriously damage China-U.S. relations and peace and stability in the Taiwan Strait," Wang said.

At the White House, press

secretary Jen Psaki said Friday that Biden's comments about Taiwan weren't meant to signal a change in approach. "What I can convey to you is that our policy has not changed," Psaki said. "He was not intending to convey a change in policy, nor has he made a decision to change our policy." In his comments, Biden said the U.S. did not want a new Cold War but expressed concern about whether China was "going to engage in activities that will put them in a position where they may make a

serious mistake."

"I just want to make China understand that we are not going to step back, we are not going to change any of our views," Biden said. Asked whether the U.S. would come to Taiwan's defense if it were attacked, he replied: "Yes, we have a commitment to do that." Asked Friday whether the U.S. would defend Taiwan if the island were attacked by China, U.S. Defense Secretary Lloyd Austin told a reporter he would not discuss hypothetical situations, but also said, "Nobody wants to

see cross-Strait issues come to blows — certainly not President Biden, and there's no reason that it should." Speaking in Brussels after a NATO defense ministers' meeting, Austin added that Washington remains committed to its longstanding "one China" policy.

In Taipei, a spokesperson for independence-minded President Tsai Ing-wen said the U.S. has shown its support for Taiwan through concrete actions and the island's 23 million citizens would not surrender to pressure or act rashly.

"Taiwan will demonstrate our firm determination to defend ourselves and continue to work with countries with similar values to make a positive contribution toward the Taiwan Strait and Indo-Pacific region's peace and stability," spokesperson Chang Tun-han said.

China and Taiwan split during a civil war in 1949. The U.S. cut formal diplomatic relations with Taipei in 1979 in order to recognize Beijing. The U.S. does not openly contest China's claim to Taiwan, but is committed by law to ensure the island can defend itself and to treat all threats toward it as matters of "grave concern." □

## Campaigners stage climate protests across continents

**BERLIN (AP)** — Environmental campaigners staged protests on several continents on Friday to press their demands for more government action to curb global warming ahead of the upcoming U.N. climate summit in Glasgow.

Protesters rallied in Uganda, Bangladesh, India, Italy, Sweden and Germany to call for measures preventing dangerous global warming levels and taking into account the plight of the world's poorest, who are particularly hard-hit by climate change.

Thousands of mostly young people rallied at Berlin's iconic Brandenburg Gate, carrying banners featuring slogans such as "Act now or swim later" and "Don't melt our future."

Many called on the next German government to place greater emphasis on tackling climate change, with some protesters attempting to blockade the offices of the three parties currently negotiating to form a coalition government.

Those parties include the center-left Social Democrats who came first in the Sept. 26 election ahead of outgoing Chancellor Angela Merkel's center-right Union bloc.

The Union bloc is not part of those talks, though Merkel is expected to attend the U.N. climate talks next month in her role as head of a caretaker government.

In Stockholm, Swedish activist Greta Thunberg took

part in the protest. Her weekly "school strike for climate" helped inspire the international protest movement that saw regular, vast demonstrations before restrictions due to the coronavirus pandemic curtailed such rallies.

Thunberg said campaigners wanted to put pressure on leaders meeting in Glasgow next month to agree on tougher actions for tackling climate change.

"We are not going to let them get away with just talking and not doing anything and pretending the situation is under control," she said.

Also at the Stockholm protest were activists from developing countries, who said the voices of people



People stay in front of the Brandenburg Gate as they take part in a 'Fridays For Future' climate protest rally in Berlin, Germany, Friday, Oct. 22, 2021.

Associated Press

most affected by global warming need to be heard in the climate debate.

"It's really just symbolic of how the youth, the global youth movement is com-

ing together and uniting and coming together as one community fighting for the same thing," said Mitzi Jonelle Tan, an activist from the Philippines. □



# EU to keep fighting Belarus's "weaponization" of migrants

**BRUSSELS (AP)** — European Union leaders pledged on Friday to "keep up the pressure" on Belarus President Alexander Lukashenko to halt the flow of migrants from his country and raised the prospect of new sanctions amid calls by some bloc members to build walls and fences to thwart new arrivals.

EU members Poland and Lithuania have been struggling to cope with an unusually high number of migrants arriving at their borders with Belarus in recent months. The EU is accusing Lukashenko's government of using them to destabilize the 27-country region in retaliation for EU sanctions.

After nearly five hours of discussions, leaders agreed that they "will not accept any attempt by third countries to instrumentalise migrants for political purposes." They also condemned "all hybrid attacks at the EU's borders."

Migrant arrivals began increasing a year ago after the EU slapped sanctions on Lukashenko's government over the August 2020 presidential election, which



European Council President Charles Michel, center, speaks with Sweden's Prime Minister Stefan Lofven, right, during a round table meeting at an EU summit in Brussels, Friday, Oct. 22, 2021.

Associated Press

the West views as rigged, and the security crackdown on the Belarusian opposition and peaceful protesters that followed.

Leaders promised to continue countering what European Commission president Ursula von der Leyen called "state-sponsored smuggling."

"The people used by Lukashenko are victims, we must help them," von der Leyen said.

The EU's executive arm has already proposed to tighten visa restrictions on members of Lukashenko's government and Von der Leyen said the EU is ready to explore additional sanc-

tions against individuals and entities. Earlier this week, EU foreign ministers discussed possible measures against Belarusian airline Belavia.

Migration has been a sensitive and divisive topic since the arrival in Europe in 2015 of well over 1 million migrants, most of them

refugees fleeing conflict in Syria. The exodus sparked one of the EU's biggest political crises and member states have yet to find an agreement on a system that would guarantee shared responsibility for the new arrivals.

A dozen EU countries said before the summit that the bloc should fund construction of physical barriers to better protect itself. The European Commission says it has never financed fences, although it acknowledges the right, or need, for EU countries to put up protective barriers.

Von der Leyen said that although EU funds are used for border management — including equipment, personnel and logistics — she said "there will be no funding of barbed wire and walls."

French president Emmanuel Macron said von der Leyen made that clear the commission would not finance such structures.

"Several powers consider that migration has become an instrument for the destabilization of Europe," he said. □

## In South Sudan, flooding called 'worst thing in my lifetime'



Yel Aguer Deng, who does not know his age, walks through water from his compound to the Wanyhok-Akon road, near Malu-alkon in Northern Bahr el Ghazal State, South Sudan, Wednesday, Oct. 20, 2021.

Associated Press

By **ADRIENNE SURPRENANT**  
Associated Press

**MALUALKON, South Sudan (AP)** — He feels like a man who has drowned.

The worst flooding that parts of South Sudan have seen in 60 years now surrounds his home of mud

and grass. His field of sorghum, which fed his family, is under water.

Surrounding mud dykes have collapsed.

Other people have fled. Only Yel Aguer Deng's family and a few neighbors remain.

This is the third straight year of extreme flooding in South Sudan, further imperiling livelihoods of many of the 11 million people in the world's youngest country. A five-year civil war, hunger and corruption have all challenged the nation. Now climate change, which the United Nations has blamed on the flooding, is impossible to ignore. As he empties a fishing net, Daniel Deng, a 50-year-old father of seven, recalls a life of being forced to flee again and again because of insecurity. "But this one event (the flood) is too much," he said. "It is the worst thing that happened in my lifetime."

The U.N. says the flooding has affected almost a half-million people across South Sudan since May. Here in Northern Bahr el Ghazal state, the Lol river has burst its banks.

This state is usually spared from extreme flooding that plagues the South Sudan states of Jonglei and Unity that border the White Nile and the Sudd marshlands. But now, houses and crops have been swamped.

A new report this week coordinated by the World Meteorological Organization warned of increasing such climate shocks to come across much of Africa, the continent that contributes the least to global warming but will suffer from it most. In these rural South Sudan communities, shelters of braided grass put up a fragile resistance in a land of seemingly endless water. In Langic village, Ajou Bol Yel's family of seven hosted nine neighbors who had lost their homes. The elders sleep outside on beds protected by mosquito nets, while the children share the floor.

In Majak Awar, some 100 families have been displaced twice, in June when homes were flooded and again in August when their shelters were ruined, too.

"I want to leave for Sudan," whispered Nyibol Arop, a 27-year-old mother of five, as she boiled her morning tea just steps away from the stagnant water that threatens her current shelter.

It is hard to see a stable future when constantly on the move, a lesson learned during the civil war that displaced millions of people before a peace agreement in 2018.

"Floods are not constant. Some people will stay, and some will go," said Thomas Mapol, a 45-year-old father of nine, as he showed off the destroyed houses of his village near Majak Awar. "But me, I cannot move anywhere. There is no other place that I know." □



# Blinken seeks to reaffirm U.S.-Colombia strategic ties in trip

**BOGOTA, Colombia (AP)**

— U.S. Secretary of State Antony Blinken, in his first official visit to South America, on Thursday sought to reaffirm the strategic ties between his country and Colombia while underscoring the importance of ensuring the democracies in the region meet the needs of their people.

His comments came ahead of a scheduled U.S.-Colombia dialogue in Bogota, Colombia's capital. Blinken raised three joint challenges due to the difficulty that each government implies assuming them alone: the coronavirus pandemic, climate change and migration.

"The core focus of this trip for me, my first trip to South America as Secretary of State, is how we can make democracies deliver for our people. That is our common challenge; it's our common responsibility," he said. "And that's true in our countries, and it's true across the hemisphere. And we know that one way we can deliver is by working closely with our partners and allies on the biggest challenges we face. And that's exactly what the United States and Colombia are doing."

Blinken's trip to South America began Tuesday with a visit to Ecuador, where he met with President Guillermo Lasso and democracy activists. He arrived in neighboring Colombia a day later, when he prom-



Secretary of State Antony Blinken speaks as he visits the Jose Celestino Mutis botanical garden in Bogota, Colombia, Thursday, Oct. 21, 2021.

Associated Press

ised the U.S. would provide resources to address the immigration challenges in the region. Colombia and Ecuador have received millions of Venezuelans fleeing their country's crises. On Thursday, Blinken emphasized the support of the Biden administration for the peace agreement signed five years ago between the Colombian government and the now-defunct Revolutionary Armed Forces of Colombia. He highlighted the laying down of arms, the participation in politics of ex-combatants, the prosecution of those responsible for serious abuses and the creation of 16 seats

in Congress for the victims. However, he added that some challenges remain, including land titling issues, the scarce presence of authorities in rural areas and the lack of economic opportunities in those regions. Blinken also addressed the importance of guaranteeing human rights and improving protections for journalists and human rights activists. So far this year, Colombia's office of the United Nations High Commissioner for Human Rights has verified 53 murders of social leaders and defenders while 26 other deaths are still in the process of being verified.

"We are as committed as ever to working with Colombia on implementation of the peace accords," he said. "But as we carry this work forward, the United States is bringing a new, more comprehensive approach to promoting security. The approach maintains a firm pillar of coop-

eration on strengthening law enforcement and our efforts to reduce violence, particularly in underserved rural communities, where the state, as we've heard, has limited albeit growing presence. The approach keeps human rights at its core." Ahead of Blinken's trip, José Miguel Vivanco, director for the Americas at Human Rights Watch, in a letter asked the secretary to "pressure" President Iván Duque to improve Colombia's human rights situation. "President Duque's administration has pursued several misguided and dysfunctional policies, including on drug policy, and there has been an increase in abuses by armed groups," Vivanco wrote. "Many rural communities are at risk of experiencing a return to pre-peace process levels of violence. At the same time, the government's response to massive urban demonstrations earlier this year involved a level of police brutality unprecedented in recent Colombian history, including dozens of killings and hundreds of arbitrary arrests." □

## Following protests, El Salvador restricts mass gatherings

**SAN SALVADOR, El Salvador (AP)**

— Following a series of protests against El Salvador's government, the legislature dominated by President Nayib Bukele's party has banned mass gatherings to prevent the spread of COVID-19 — but exempted sporting and cultural events.

That apparent contradiction led opposition activists to accuse Bukele of banning protests while leaving other potential super-spreader events untouched.

"This is apparently a decree that is disguised as a coronavirus prevention measure, but which is really aimed at one kind of gathering," said legislator Johnny Wright Sol of the opposition party Our Time. Bukele's New Ideas party pushed the 45-day ban through congress late Wednesday, arguing protests would still be allowed with social distancing, full vaccinations and face masks. Bukele, who jokingly changed his Twitter description to "Emperor of

El Salvador" this week, reacted to the accusations Thursday with his usual sardonic style, asking "When have we ever banned marches, you clowns?" Protesters in El Salvador have demonstrated against what they call Bukele's antidemocratic tendencies and his fervor for promoting the cryptocurrency Bitcoin. The president has mocked those concerns, at one point changing his Twitter profile description to "the coolest dictator in the world." □



Taste limitless possibilities at Infiniti, where Chef Urvin Croes and his team explores without boundaries and steps with both feet outside of the box to create his most sensational dishes yet. This meticulously designed restaurant located inside Blue Residences on scenic Eagle Beach is a chef's table concept with limited seating where diners are able to interact with the staff and other guests alike throughout the evening.

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## Sisters and Friends of Annie Dircks Kelberer Travelled to Aruba from Massachusetts, Minnesota and North Carolina to Celebrate her 50th Birthday



**By Clyde Harms**  
**ORANJESTAD —** Annie's five sisters felt that their youngest sibling should celebrate this milestone in a special way and at the suggestion of Margaret they chose Aruba as the venue.

Margaret Kelberer has been a friend of Aruban born Ruth Harms since 1972 when they attended American Community School (ACS) in Beirut, Lebanon. After graduation both attended Macalester College in St. Paul, in Margaret's home state of Minnesota and Ruth's ties with the Kelberer family became closer. Margaret accompanied Ruth to Aruba

on a family vacation and fell in love with the island. She has since visited Aruba many times and is currently even considering retiring on our island.

Due to compelling professional and familial commitments, two sisters could not join the group, but Ruth Harms and Colleen Desutter, a colleague of Annie's at BeTheMatch were happy to join the celebrations.

The ladies did just about everything that a visitor to Aruba would want to do in the week that they were here. They toured the south coast of the island with "1 Fool and his Boat", did parasailing at Malmok,

took the AllAroundAruba tour of the north coast that ended with a visit to the grotto of Guadiriquiri, snorkeled at Mangel Halto and Boca Catalina, did the Red Sail sunset cruise and had a relaxing massage at Manchebo. You name it, they did it.

Between planned activities, the ladies enjoyed Eagle Beach (a favorite of all) and their morning walks along the Caribbean on Linear Park, especially on the wooden walkways. They were also very curious about the monument with the signatures and were impressed by the story behind the signatures. In all, the vis-

itors enjoyed the sights and sounds of the city.

For their meals, the visitors visited several well-known places, among them, West Deck, Pincho's, Surfside Beach Bar, Sultan and the Dutch Pancake House. They also had Aruban "pastechis" at perhaps a lesser known Campeon, a Portuguese family store over 50 years old. They had the Superfoods "Experience" of being amazed at the variety of beers, coffee, cheeses, wines, chocolates and other goodies from all over the world.

Annie and her friends speak highly of the efficient system that Aruba's Health Department had established

for checking in the visitors at the Airport. Each had her own choice of what they enjoyed most while in Aruba, but all have nothing but praise for the professionalism and friendliness they have experienced everywhere they have gone. They all feel that Aruba has great "vibes".

Annie, Colleen, Mary and Kristine are flying back to the United States later today. All have indicated that they plan to come back soon with their families. Ruth has already booked to return with her husband in January, and Margaret might be a resident of Aruba by this time next year. □





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## Dutch Caribbean Nature Alliance Paints Bleak Picture of the Impacts of Climate Change in the Dutch Caribbean

### Concerned at Lack of Mention of the Impacts of Climate Change During Address of King Willem Alexander at the Joint Session of the States-General of the Netherlands

**Kralendijk-** The Dutch Caribbean Nature Alliance expressed its concern at the lack of attention on matters related to the impact of Climate Change in the Dutch Caribbean in The Hague. Despite Dutch Prime Minister Mark Rutte mentioning the impacts of Climate Change in the Dutch Caribbean during his intervention at the UN General Assembly in September, very little concrete actions and support for what will be the most critical crises facing people of the Dutch Caribbean in the immediate future. The statements from the regional conservation network comes on the eve of the opening of CoP26 held in Glasgow, Scotland from November 1st to November 12th.

"While it was commendable that climate change has been mentioned by Dutch Politicians lately, we are still quite concerned that very little attention is being paid to the impact climate change will have on the Caribbean part of the Kingdom, this while it is clear that those living in the Caribbean, the biodiversity hotspot of the Kingdom of the Netherlands, are at the forefront of the climate crises," commented DCNA Director Tadzio Bervoets.

Bervoets continued to mention that during meetings held recently with vari-

ous parliamentarians and directorates in the Netherlands, DCNA highlighted the existential crises posted by the changing climate; "We had to remind the politicians, bureaucrats and technocrats in The Hague that the various agreements and accords related to climate change are ratified by the Kingdom of the Netherlands and not by only the Netherlands, and as such there has to be increased focus in ensuring that the islands are better equipped to deal with what is expected to be an existential crises. We even had to explain issues such as increased hurricanes, coral bleaching, sargassum invasions and droughts to what we assumed would be experts in climate change who had no idea about these impacts. This is both disappointing and alarming," continued Bervoets.

The most recent climate change predictions for the Caribbean region by the Intergovernmental Panel on Climate Change (IPCC) are alarming and suggest that the islands of the Dutch Caribbean will go through profound environmental changes within the next few decades. The IPCC has projected that for the Caribbean Region an increase in air temperature of 1.4°C will result in a decrease in rainfall of 5 to 6%;

an increase in the frequency and intensity of extreme weather events including a 66% increase in hurricane intensity; and a rise in sea level of 0.5 to 0.6m as a result of thermal expansion of water and glacial melt.

These climate change predictions are especially worrying in the context of an already visible warming trend. Average temperatures in the Dutch Caribbean have risen steeply over the past 40 years according to recent data. In Curaçao, research carried out by the Meteorological Department found that over the past few decades the island has progressively experienced more hot days and fewer cooler nights. Because the islands of the Dutch Caribbean form two geographically distinct groups separated by more than 900 km of open water, it is expected that climate change will not impact these two island groups in the same way. Aruba, Bonaire and Curaçao are located in the Southern Caribbean, an area that is predicted to become warmer and drier, with longer seasonal dry periods. Saba, St. Eustatius and St. Maarten,

which are located in the Northeast Caribbean and therefore within the Caribbean hurricane belt, are predicted to experience more frequent and violent tropical hurricanes, as was evident during the disastrous 2017 Hurricane Season. All of the Dutch Caribbean's marine and terrestrial ecosystems and the species that inhabit them will be affected, to varying degrees. Coral reefs are predicted to be especially vulnerable as higher ocean temperatures and ocean acidification will undoubtedly result in mass coral bleaching events, among other things.

The economy of the Dutch Caribbean Islands is also largely dependent on tourism and it is expected that this single economic pillar will also be drastically impacted: increase in storms and hurricanes may result in tourists' perception of destination as unsafe; beach erosion and coral bleaching may negatively impact perceptions of destination attractiveness; there will be an increased risk of damage to coastal resort properties by violent hurricanes and other storms

and of damage to tourist attractions; on Bonaire, beach erosion due to loss of shallow reefs leaves historic plantation buildings like those of Washington Slagbaai Park vulnerable.

The Dutch Caribbean Nature Alliance (DCNA) released a special edition of their free digital newsletter BioNews highlighting the challenges facing the Dutch Caribbean in the fight against climate change. Using internationally accepted climate change predictions and (research) reports, impacts both above and below water have been defined for all six islands, stressing the need for immediate action to build resilience against the effects of climate change. Loss of nature has far reaching negative consequences for the local population since nature serves as both one of the most important sources of income and offers protection against extreme weather conditions. However, it will take a concerted effort to ensure that nature, lives and livelihoods are not lost due to inaction by decision-makers. □





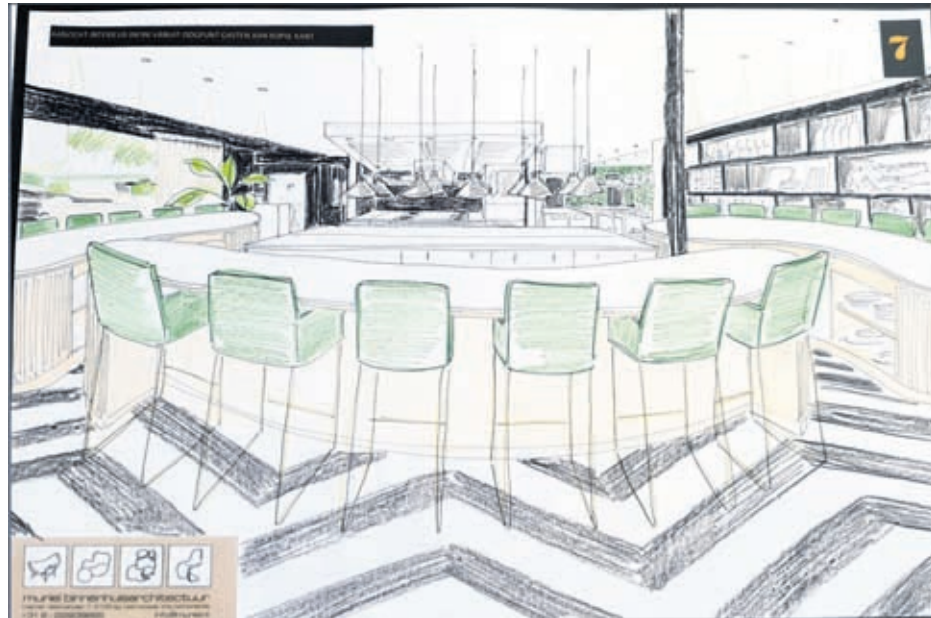
## New beginnings after the kitchen table and beyond with new restaurant: Infini by Chef Urvin Croes

**PALM BEACH** — After spearheading The Kitchen Table for five years, receiving notable recognitions in USA Today, The Daily Meal and earning the #1 spot on Tripadvisor's list of Fine Dining Restaurants in the Caribbean, Chef Urvin Croes has now moved on to higher heights. Infini, his new chef's table, which opened at the Blue Residences in November 2020, allows the Michelin-trained Aruban culinary artist to create gastronomic experiences unconfined by cultural or regional expectations. The former The Kitchen Table space has since been renovated into a suitable culinary studio to host this vision. In describing these changes, Croes says: "We opened up the entire kitchen and elevated the dining tables so guests have a front row stadium-like view of each step of the preparations. The spotlights, which we carefully choreograph, follow the plates' transition from blank canvas into culinary works of art."

### "It is a flavor that you cannot define, but you can create."

He had been sitting on the first menu for over a year. Inspired by umami, one of the five basic tastes, and also Japanese for "essence of deliciousness", Chef Croes strived to organically produce this palate in each dish of the eight-course Chef's Impression. "It is a flavor that you cannot define, but you can create. Take our popular langoustine for example; we combined elements that are rarely paired together: the bitter, sour and salty flavors of the lemon cream, kombucha, green grapes, watercress and achiote, fused with the sweet and delicate taste of the langoustine induce ultimate umami."

After hosting the first menu for three months, the Executive Chef introduced a second tour de force in February 2021 — this time a pes-



catarian menu dedicated to Lent, of which Croes has to say: "I wanted to focus on the finest fish in the world, they are the protagonists of this season." Visitors can experience the second Chef's Impression until May 2021, at which point Croes and his team will reveal exciting new flavors for the summer.

### "Without a great team, there is no great chef"

"There is very little I can do by myself. Without a great team, there is no great chef", says Croes, while raving about the six young professionals sharing his kitchen. All graduates of Aruba's EPI College and familiar faces to the Chef as each one has completed their culinary internship under his guidance. In fact, Infini's Chef de Cuisine, Ashwin Maduro, was Urvin's very first student, before relocating to Amsterdam, where he worked at several Michelin-starred restaurants, including &moshik (formally &Samhoud Places). Having recently re-



turned to Aruba, Chef Maduro is thrilled to be reunited with his first mentor and hopes to secure Aruba's space on the global map of unique culinary experiences. Similarly, after four years working in the two-Michelin starred restaurant Spectrum, Chef de Partie Moises Ramirez returned home to share his vast experience in formulating recipes with meticulous attention to detail and consistency. Further down the kitchen line, Chef de Partie Alvaro Yi, who has worked at the two-Michelin starred FG Restaurant, is all about expressing himself through cooking and plating to create art that you can eat. Mixologist Marc-Anthony Rannis brings eight years of experience in the fine dining industry to Infini. His fine craftsmanship is displayed in the unparalleled wine pairings and signature cocktails, which include his personally homemade syrups, garnishes and fresh local ingredients. Maître D' and Junior Sommelier Jessica Theysen, who previously



managed renowned Chef Dennis Huwaë's Restaurant Daalder in Amsterdam, is a true storyteller. From the moment she serves the Salinity welcome drink and the culinary tale begins, she takes you on an adventure around the world to discover never-before-tasted combinations. Then, towards the end of the night, it is his time to shine — Pastry Chef Jean-Claude Werleman, that is. After spending the last two years perfecting his recipes in the Pastry Department of the Ritz Carlton Aruba, Werleman joins Infini to continue exploring his passion for experimenting with colors and bold flavors.

### "It's time to show that Aruba is a culinary destination of its own"

"The goal is to leave our visitors speechless. The look on their faces whenever they take the first bite says it all and it is priceless", shares Croes, with a smile. Reclaiming the spot of number one restaurant in the Caribbean is also in sight, but this time he will not stop there. "In the end, we want Aruba to be recognized for its culinary mastery. We have trained the best culinary artists right here on the island and they have proven themselves internationally in the most renowned kitchens in the world. Now it is time to show that Aruba is a culinary destination of its own. Who knows where that will take us; hopefully to infinity and beyond."

Infini located at Blue Residences currently serves an eight-course Chef's Impression to up to 21 guests starting at 6:30PM. To make reservations visit [www.infiniaruba.com](http://www.infiniaruba.com) or call +297-699-3982. □



infini  
by Urvin Croes





# PPP is gone, but government help for small businesses isn't

By **RANDA KRISS** of Nerd-Wallet

The federal government's Paycheck Protection Program provided small-business owners with just under \$800 billion in COVID-19 relief, according to the U.S. Small Business Administration.

The PPP concluded on May 31, but as businesses forge ahead in the recovery process, they may find a continued need for affordable financing. Here are some of the government funding options that are still available — and how to get them.

## COVID-19 ECONOMIC INJURY DISASTER LOANS

If your business lost money as a result of the pandemic, you may be eligible for a COVID-19 Economic Injury Disaster Loan. The SBA can issue these loans through Dec. 31 of this year, or until funds run out, whichever is sooner.

New changes to the program have increased the maximum available loan amount from \$500,000 to \$2 million, extended the payment deferment period to 24 months for all loans and expanded the use of funds to include payment of non-federal and federal debt.

COVID-19 EIDLs are funded by the SBA directly — but unlike PPP loans, they cannot be forgiven.

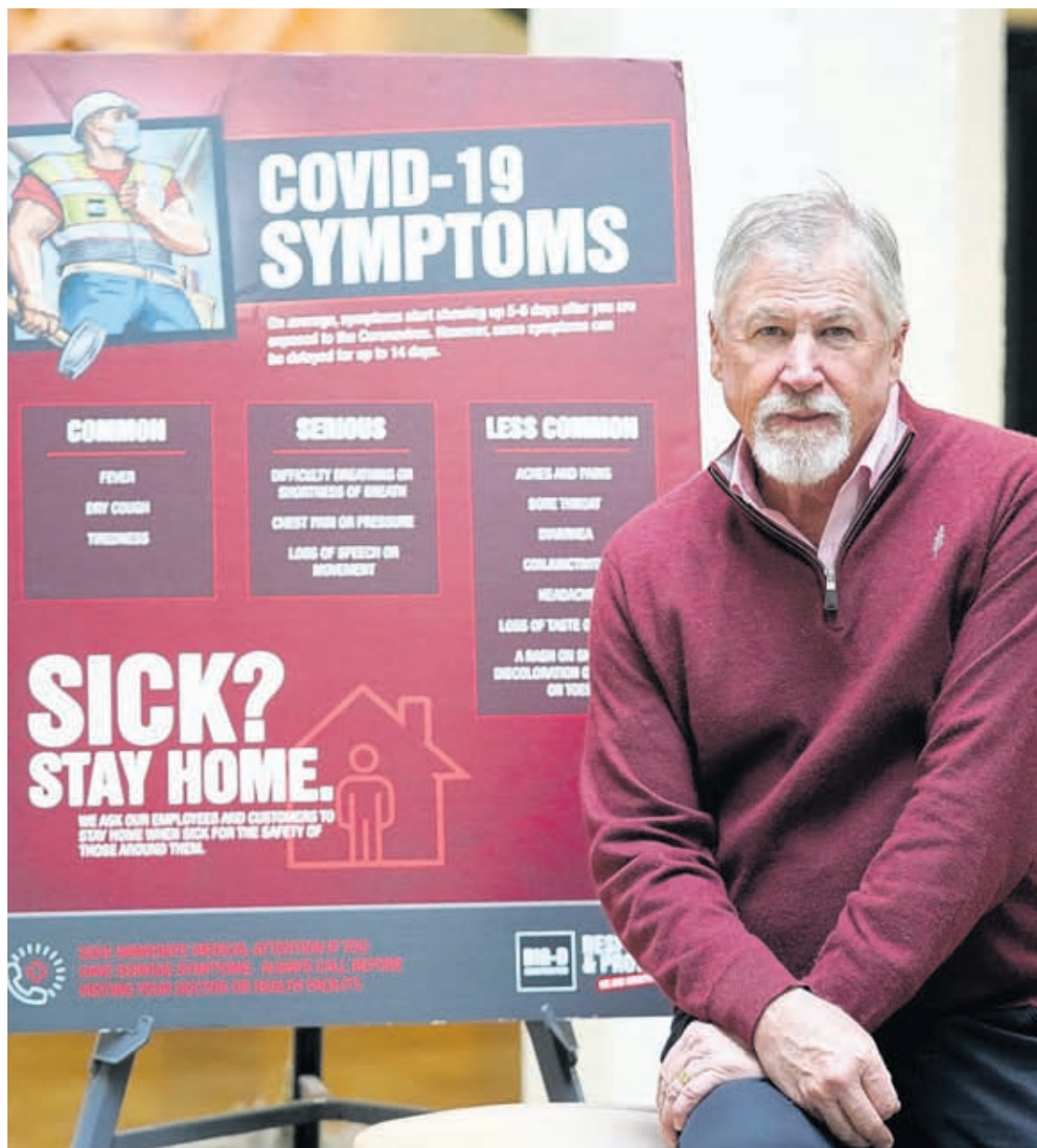
However, businesses in low-income communities may be eligible for a COVID-19 EIDL advance of up to \$15,000 that does not need to be repaid. Business owners can get an advance without getting a loan.

You can apply for a COVID-19 EIDL for free using the SBA's online portal — and if your business is eligible for an advance, the SBA will reach out to you directly to submit an application.

## SBA 7(A) LOANS

Although not unique to pandemic relief, SBA 7(a) loans can offer long-term affordable financing to qualified businesses.

Recent updates to the 7(a) loan program have waived the upfront guarantee fee for loans under \$350,000, effective through September 2022. The maximum



Rob Moore is the CEO of Salt Lake City-based Big-D Construction poses for a photograph Monday, Oct. 11, 2021, in Salt Lake City.

Associated Press

funding amount for the SBA Express loan — which offers a faster turnaround time than standard 7(a) loans — has also been permanently set at \$500,000, up from its pre-pandemic amount of \$350,000.

With any type of SBA 7(a) loan, however, you'll likely need good credit, strong revenue and a few years in business to qualify.

The challenge that some businesses are having is an inability to show historical cash flow due to pandemic effects, said Jodi Rathbun-Briggs, senior vice president and chief lending officer at Greylock Federal Credit Union in Pittsfield, Massachusetts, via email.

"Borrowers should have well-thought-out recovery plans and thorough discussions with their banker regarding those plans," she said.

The SBA offers a Lender Match tool on its website to

connect potential borrowers with lenders within two business days. You might also contact a local bank in your community or one with which you have an existing relationship to see if it offers SBA 7(a) loans.

## LOCAL LOAN AND GRANT PROGRAMS

States and cities continue to implement their own COVID-19 relief programs, as well as roll out new ones. The city of Chicago, for example, recently announced the launch of the Chicago Creative Worker Assistance Program, which has allotted \$2.3 million in grant relief to artists and

creative workers that suffered lost income due to the pandemic.

Similarly, the California Rebuilding Fund has provided loans to more than 700 small businesses — and in September, announced the addition of \$56.5 million of available capital. The program offers low-interest loans to eligible businesses across the state, distributing them through a network of community lenders.

In general, community lenders like community development financial institutions, or CDFIs, can be a great option for affordable financing, particularly for

traditionally underserved businesses, such as those operating in low-income areas, minority-owned businesses or women-owned businesses.

It's worthwhile to look at CDFIs from both a geographic and sector angle, says Randell Leach, CEO of Beneficial State Bank, a CDFI with locations in California, Oregon and Washington. If you're a natural food store, for example, there's a good chance you'll find a CDFI that's focused on that, he says.

Business owners can search state or city government websites and reach out to local representatives or industry groups to find grant and loan programs in their area that they might qualify for.

To find CDFIs in your region, or those that might be relevant to your business sector, you can browse the official list of certified CDFIs on the U.S. Department of the Treasury's Community Development Financial Institutions Fund website.

Organizations like SCORE and local Small Business Development Centers also offer access to free recovery resources and can help business owners identify potential funding opportunities.

## DON'T FORGET ABOUT PPP FORGIVENESS

Over 11 million PPP loans were approved, and as of Oct. 3, approximately 7.5 million applications for PPP loan forgiveness have been submitted, according to the SBA.

Loan forgiveness won't offer your business additional funding. But it will ensure you can put money you already have toward expenses rather than PPP loan payments. If you received a PPP loan, you have until the loan's maturity date to apply for forgiveness. □





# CROSSWORD

By THOMAS JOSEPH

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## Why no tusks? Poaching tips scales of elephant evolution



This undated photo provided by ElephantVoices in October 2021 shows some of the tuskless elephants in the Gorongosa National Park in Mozambique.

Associated Press

By CHRISTINA LARSON  
WASHINGTON (AP) — A

hefty set of tusks is usually an advantage for elephants, allowing them to dig for water, strip bark for food and joust with other elephants. But during episodes of intense ivory poaching, those big incisors become a liability.

Now researchers have pinpointed how years of civil war and poaching in Mozambique have led to a greater proportion of elephants that will never develop tusks.

During the conflict from 1977 to 1992, fighters on both sides slaughtered elephants for ivory to finance war efforts. In the region that's now Gorongosa National Park, around 90% of the elephants were killed.

The survivors were likely to share a key characteristic: half the females were naturally tuskless — they simply never developed tusks — while before the war, less than a fifth lacked tusks.

Like eye color in humans, genes are responsible for whether elephants inherit tusks from their parents. Although tusklessness was once rare in African savannah elephants, it's become more common — like a rare eye color becoming widespread.

After the war, those tuskless

surviving females passed on their genes with expected, as well as surprising, results. About half their daughters were tuskless. More perplexing, two-thirds of their offspring were female.

The years of unrest "changed the trajectory of evolution in that population," said evolutionary biologist Shane Campbell-Staton, based at Princeton University.

With colleagues, he set out to understand how the pressure of the ivory trade had tipped the scale of natural selection. Their findings were published Thursday in the journal Science. Researchers in Mozambique, including biologists Dominique Goncalves and Joyce Poole, observed the national park's roughly 800 elephants over several years to create a catalogue of mothers and offspring.

"Female calves stay by their mothers, and so do males up to a certain age," said Poole, who is scientific director and co-founder of the nonprofit ElephantVoices.

Poole had previously seen other cases of elephant populations with a disproportionately large number of tuskless females after intense poaching, including in Uganda, Tanzania and

Kenya. "I've been puzzling over why it's the females who are tuskless for a very long time," said Poole, who is a co-author of the study. In Gorongosa, the team collected blood samples from seven tusked and 11 tuskless female elephants, then analyzed their DNA for differences.

The elephant survey data gave them an idea where to look: Because the tuskless elephants were female, they focused on the X chromosome. (Females have two X chromosomes; males have one X and one Y chromosome.)

They also suspected that the relevant gene was dominant — meaning that a female needs only one altered gene to become tuskless — and that when passed to male embryos, it may short-circuit their development.

"When mothers pass it on, we think the sons likely die early in development, a miscarriage," said Brian Arnold, a co-author and evolutionary biologist at Princeton.

Their genetic analysis revealed two key parts of the elephants' DNA that they think play a role in passing on the trait of tusklessness. The same genes are associated with the development of teeth in other mammals.

"They've produced the smoking-gun evidence for genetic changes," said Chris Darimont, a conservation scientist at the University of Victoria in Canada, who was not involved in the research. The work "helps scientists and the public understand how our society can have a major influence on the evolution of other life forms."

Most people think of evolution as something that proceeds slowly, but humans can hit the accelerator.

"When we think about natural selection, we think about it happening over hundreds, or thousands, of years," said Samuel Wasser, a conservation biologist at the University of Washington, who was not involved in the research. □

AXYDLBAAXR  
IS LONGFELLOW

One letter stands for another. In this sample, A is used for the three L's, X for the two O's, etc. Single letters, apostrophes, the length and formation of the words are all hints. Each day the code letters are different.

10-23 CRYPTOQUOTE

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RE UPNVWPRI QL IGVXRIZBI.

VR TVNN QIPZ RKPR V\*Q

XKECRBKPPZFVZF QLXINM.

— JPZINI QIKENV

Yesterday's Cryptoquote: ALL OF US, AT CERTAIN MOMENTS OF OUR LIVES, NEED TO TAKE ADVICE AND RECEIVE HELP FROM OTHER PEOPLE. — ALEXIS CAREL



# Consumer watchdog to probe Big Tech payment systems

By KEN SWEET

AP Business Writer

**NEW YORK (AP)** — In its first significant action under a new director, the Consumer Financial Protection Bureau is ordering Apple, Amazon, PayPal and other tech giants to reveal how their proprietary payment networks function.

Apple Pay, Google Pay and other payment systems created by big tech companies now dominate large portions of e-commerce and person-to-person payments. CFPB Director Rohit Chopra is seeking more transparency, as well as more details about what consumer protections have been put in place.

The CFPB also raised potential antitrust concerns.

"Big Tech companies are eagerly expanding their empires to gain greater control and insight into our spending habits," Chopra said in a prepared statement.

Before being confirmed as director last month, Chopra was a commissioner on the Federal Trade Commission where he used his role to raise concerns about anticompetitive behavior at large technology firms. He also raised the issue during his confirmation hearing at the Senate Banking Committee.

The CFPB has rescinded or scaled back a number of policies put in place by the Trump administration. And the bureau is adding staff in anticipation of taking a more active role in regulation and enforcement, as it did during the Obama administration.

In the past decade, technology companies have rolled out full-featured payment systems and networks like Apple Pay, AliPay and Google Pay, which are often embedded into smart devices. Apple sells its Apple credit card product right inside the iPhone, and if a consumer opens an account, it is automatically integrated into the customer's payment options. In many ways, a consumer's smart phone has replaced



In this May 8, 2019, file photo, Federal Trade Commission commissioner Rohit Chopra testifies during a House Energy and Commerce subcommittee hearing on Capitol Hill in Washington.

Associated Press

their wallet.

While the innovation has been largely celebrated by those who use it, banks and consumer groups have raised concerns about tech companies running their own independent payment networks. While banks have tried to compete with Silicon Valley in payments through services like Zelle, they have struggled to keep up and do not have the integrated systems Apple or Google operate that is seen a competitive advantage. Consumers can add their credit or debit cards to their iPhone or An-

droid devices, but it usually requires additional steps.

"Since the Bureau was founded, a growing share of banking activity has occurred outside of the purview of leading regulators, putting consumers and the resiliency of the financial system at risk," said Richard Hunt, CEO of the Consumer Bankers Association, the trade group for the nation's big consumer banks.

In its letter to companies, the CFPB asked for information on how their products store consumer information, how the data is aggregated or sold or shared

with other companies, as well as how consumers' information may be used to sell them additional products. □



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San Nicolas

Imsan 24 hours  
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San Nicolas:

Aloe Tel. 584 4606

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Sta. Cruz	527 2900
San Nicolas	584 5000
Police Tipline	11141
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Tel. 736 2952

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Fundacion Contra Violencia  
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Centre for Diabetes  
Tel. 524 8888

Child Abuse Prevention  
Tel. 582 4433

Quota Club Tel. 525 2672

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Phone Directory Tel. 118



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Aruba Bank N.V. Acc. #332668  
Caribbean Mercantile Bank N.V.  
Acc. #23951903  
RBC Royal Bank Acc. #1330772

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# In 'Becoming Cousteau,' diving into the depths of Jacques

**NEW YORK (AP)** — Who was Jacques-Yves Cousteau, exactly?

He was an oceanographer and explorer but held no scientific degree. He was an environmentalist whose voyages were nevertheless sometimes funded by oil companies seeking drilling sites. He was a filmmaker who made otherworldly undersea documentaries — three won best documentary Oscars — but he disliked the term. He preferred "adventure films."

Maybe Cousteau's legacy is, appropriately, more fluid. Perhaps more than anything else, Cousteau symbolized a boundless spirit of adventure, leading a landlubbing public into enchanted underwater worlds. A siren of the seas.

In Liz Garbus' "Becoming Cousteau," an editor named John Soh from ABC's "The Undersea World of Jacques Cousteau" wrestles with the difficulty of labeling Cousteau only to conclude: "He was a man looking at the future." "Becoming Cousteau," which National Geographic opens in theaters Friday, attempts to frame the singular Cousteau and his legacy as an early environmental defender of increasingly imperiled waters. It's a defining docu-



This image released by National Geographic shows Jacques Cousteau aboard his ship "Calypso" in the 1970s, from the documentary "Becoming Cousteau," opening in theaters Friday.

Associated Press

mentary portrait of the French oceanographer — the real-life Steve Zissou — as a fish only truly content below the surface.

"I am miserable out of the water," Cousteau, who died in 1993, says in a recording in the film. "It is as though you've been introduced to heaven and then forced back to Earth."

The film, which will debut Nov. 24 on Disney+, has one toe in the dreamy mystical realm of Cousteau's

own making — the otherworldly underwater photography he shot with Louis Malle; the stylish, high-seas adventures aboard the Calypso — and another in a more sober reality of ocean pollution that Cousteau watched with growing concern. In later years, his popular, Emmy-winning nature series turned increasingly grim and ominous.

"By the end of his life, I think he felt like Cassan-

dra screaming to everyone about this impending doom," says Garbus. "Certainly he suffered commercially for that, as well. They were like: These shows are a downer."

Garbus, the prolific documentarian of two Oscar-nominated docs ("What Happened Miss Simone?" "The Farm: Angola, USA") and a host of others ("The Fourth Estate," "All In: The Fight for Democracy"), first started developing the film

in 2015. But it took years to get access approved by the Cousteau Society and his estate.

Cousteau's second wife, Francine Cousteau, and their two children, Pierre Yves and Dianne, are executive producers on the film. (Cousteau also had two other sons: Jean-Michel and Philippe, who died in a plane crash in 1979.) Working with the family, Garbus says, was "very complicated."

"Becoming Cousteau" may be light on some of the late-years squabbling over his sizable empire, including the bankrupted theme park Cousteau Oceanic Park near Paris. But it doesn't shy away from the complexities of Cousteau's evolution from a former naval officer diving off the French Riviera in the Mediterranean to a world-famous explorer and entertainer synonymous with the sea who netted the public's imagination.

"I didn't reread 'The Iliad' but I looked back on some stuff about Odysseus' journey," says Garbus. "In the final moment, he's on land and he's told to keep walking and bring the oar to find people who have never seen the sea and tell them about it. And that's what he did." □

## Bernini's dazzling chapel even brighter after restoration



A view of the Ecstasy of Saint Teresa, the central sculptural marble group in the Cornaro Chapel during the presentation of its restoration in Santa Maria Della Vittoria Church, in Rome, Thursday, Oct. 21, 2021.

Associated Press

**ROME (AP)** — A chapel in a Rome church that is home to a Baroque sculp-

tural masterpiece by Gian Lorenzo Bernini has been made even more dazzling

after restoration.

Art and restoration specialists presented the result in the Cornaro Chapel in St. Mary of the Victory Church on Thursday. The chapel's centerpiece is one of Bernini's most celebrated sculptures, depicting the mystical experience of St. Theresa of Avila. Known as the "Ecstasy of St. Theresa," the marble statue is a theatrical centerpiece illuminated by rays of sunlight streaming through an opening. During the restoration of the 17th-century work, specialists removed incrustations on the glass that filters the light, rendering the scene even more dramatic. Afternoon

shafts of sun that pierce a small dome in the chapel accentuate the effect of Bernini's sculptured golden rays. The saint is depicted wrapped in sculpted, wrinkled robes and radiates such fervor in her encounter with her God in Paradise that her enthusiasm is often taken for eroticism. The restoration included cleaning all surfaces and reviving colors in frescoes near the ceiling, thanks in part to the removal of traces of black soot from a fire in 1833 in the church. Restorers said they were able to determine that work done in 1915 to replace the original glass that had deteriorated ap-

peared faithful to the original colors. They found fragments of the original framing of the glass and some fragments dating to the 17th century, possibly part of the original glass.

The chapel is a tourist favorite, and it appears Bernini was partial to it, too. He described his dramatic rendering of the chapel as "his least bad" work.

An architect, sculptor and painter, Bernini left his mark in Rome with other works, including the baldachin, a majestic, ornate canopy over the central altar of St. Peter's Basilica, and the playful, monumental "Four Rivers" fountain in Piazza Navona. □



# Fallout from Jon Gruden emails leads to diversity questions

By **ROB MAADDI**  
**AP Pro Football Writer**

Every week for the past two seasons, NFL players take the field wearing social justice messages on their helmets, and "It Takes All of Us" and "End Racism" are stenciled in the end zones as part of the league's Inspire Change platform.

But actions often speak louder than words.

The fallout from Jon Gruden's emails has many questioning what it will take to really change the culture in the NFL.

"I can't say that I was surprised at all that that kind of dialogue is happening behind the scenes," three-time Pro Bowl safety Malcolm Jenkins said on the AP Pro Football Podcast. "I think that we understand the culture of the NFL and we can put 'Inspire Change' logos all over the field and create logos all we want, but until you actually change what leadership looks like, you can't expect to change the culture."

In a sport with about 70% of the players Black, more than 80% of head coaches (27 of 32) and general managers (also 27 of 32) are white. Among principal owners, only Jacksonville's Shad Khan and Buffalo's Kim Pegula are members of minorities.

"In the case of Jon Gruden, obviously it's very disappointing to the people who respected him, look up to him and the man he was to our league," Jenkins said. "But I think if we focus only on Jon Gruden, then we miss the bigger picture, which is that he was able to exist like that because the culture around him accepted it. When he sent those emails, nobody raised a red flag, nobody brought it to anybody's attention. It was a normal thing."

"And I think that's the culture behind the scenes that we need to change. And so again, we can clap our hands at all of the pageantry that we've done now as everybody's kind of come to this social justice narrative, but until you start to see a change in lead-



**Washington Football Team running back Antonio Gibson (24) rushes the ball against New Orleans Saints safety Malcolm Jenkins in the first half of an NFL football game, Sunday, Oct. 10, 2021, in Landover, Md.**

**Associated Press**

ership, whether it be more Black coaches, more Black GMs, a diversity in ownership, then I don't know how we expect the culture of the NFL to change."

Troy Vincent, a six-time Pro Bowl cornerback, former president of the NFL Players Association and current NFL executive vice president of football operations, agrees with Jenkins.

"A key learning from working on these issues over the past three decades is that diversity is a fact, inclusion is a choice," Vincent told the AP. "Collectively, a necessary decision to be made is that inclusion matters. Inclusion, whether that is race, gender, sexual orientation, age or otherwise, leads to better decisions, outcomes, and impact. Malcolm is spot on. These recent public revelations are a call for culture change and taking

action."

Denver Broncos safety Justin Simmons says the NFL has made progress in recent years, but more needs to be done.

"Guys in the locker room talk about that stuff, man," Simmons said about racist views coming from people in leadership positions. "I think that's why it's important that we've been putting a spotlight on (it) in the past few years, especially in the NFL. We have the logos on the backs of the helmets and in the backs of the end zones. I think that's why it's important to have different cultures in those positions, right? Because you're not getting it all from one set of any type of person."

"And so, obviously qualified, you've got to be qualified to be in those positions. But I think that's why it's important: you get different

backgrounds, you get different opinions, you get different things glowing in that aspect of it. So, yeah, guys talk about it."

Hall of Fame wide receiver Jerry Rice played for Gruden in Oakland after leaving the San Francisco 49ers. He said he was "shocked" to hear Gruden expressed racist, homophobic and misogynistic thoughts in emails he wrote from 2011-18 to then-Washington club executive Bruce Allen. At the time, Gruden was an ESPN analyst between coaching jobs. "It goes against everything that we've been trying to change," Rice said. The NFL has not publicly released what is in the 650,000 emails the independent investigators collected during an investigation of sexual harassment and other workplace conditions at

the Washington Football Team. Gruden resigned last week as Las Vegas Raiders coach after his denigrating comments were reported. NFL Players Association chief DeMaurice Smith has called for the league to release every email from the investigation.

On Thursday, Rep. Carolyn B. Maloney, Chairwoman of the Committee on Oversight and Reform, and Rep. Raja Krishnamoorthi, Chairman of the Subcommittee on Economic and Consumer Policy, sent a letter to NFL Commissioner Roger Goodell requesting documents and information regarding the investigation and the league's handling of it.

"The NFL has one of the most prominent platforms in America, and its decisions can have national implications," the chairs wrote. "The NFL's lack of transparency about the problems it recently uncovered raise questions about the seriousness with which it has addressed bigotry, racism, sexism, and homophobia — setting troubling precedent for other workplaces. The Committee is seeking to fully understand this workplace conduct and the league's response, which will help inform legislative efforts to address toxic work environments and workplace investigation processes; strengthen protections for women in the workplace; and address the use of non-disclosure agreements to prevent the disclosure of unlawful employment practices, including sexual harassment. We hope and trust that the NFL shares the Committee's goal of protecting American workers from harassment and discrimination." Jenkins said "transparency" will "expose the culture of the NFL."

"We have a long history, obviously, in this country of things being white-dominated. ... and we've never really about-faced from that type of environment or that culture, especially when it comes to the very top decision makers in the league," Jenkins said. □



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## Weekly SPECIALS



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\$1.14

100 GR



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SAVE  
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Each



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Kokosmakroon

\$0.86

Each



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\$6.82

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